Reflections from Recent Retirees

September 2026

Invested in your future

Summary of what RPB retirees told us

We asked retired RPB participants what surprised them about retirement, what they wished they'd known beforehand, and what helped them prepare. We reviewed their answers both by question and across each person's responses.

For some participants, retirement brought an unexpected sense of freedom. Others missed the people, routines, or responsibilities that had shaped their working lives. Their answers also show that enjoying retirement and finding parts of the transition difficult can happen at the same time. Below is a summary with selected comments. All the submitted responses are in the Appendix.

What surprised them

Several retirees spoke about the freedom of managing their own time and leaving day-to-day responsibility behind. Others described an abrupt change: fewer calls and emails, a loss of professional identity, or uncertainty about how to remain connected to their congregation. Medicare also appeared as an unexpected complication for a few people. These accounts describe different parts of the transition, not a single shared experience.

"Having my evenings and weekends free and getting in sync with the normative standard schedule."

What they wished they had known

The financial questions were specific. Respondents wanted clearer information about Social Security, Medicare coverage, taxes on retirement distributions, clergy parsonage, Roth contributions, and how RPB withdrawals would work. Others wished they had better understood how retirement would affect their successor, congregants, spouse, or their own sense of purpose. Some felt well prepared for retirement and couldn't think of much they wished they'd known beforehand.

"How significant the transition would be, not only for me and my successor, but for our congregants."

What helped them prepare

People described reviewing finances with advisers, attending RPB programs, discussing departure plans with organizational leaders, and giving successors time to assume responsibility. Some prepared specific activities or volunteer work. Others intentionally kept their schedules open. In the same set of answers, a retiree could describe retirement as easy and still point to substantial preparation behind that feeling.

"Engaged a coach. Maximized contribution to retirement fund. Decided to wait until 70 to take social security. Made a commitment to mentoring,"

Other reflections

The final comments add context to the earlier answers. Retirees mentioned ongoing contact with RPB, appreciation for advisers and colleagues, and the importance of relationships beyond their former roles. Individual accounts also described major disruptions, including serious illness and a house fire. Those events should not be treated as typical retirement experiences, but they show why plans sometimes need to change.

"Some people relate to you as a position. A few people relate to you as a person. Know the difference and cherish the latter group."

What emerges when the answers are read together

Three connections are worth mentioning. First, feeling positive about retirement did not mean there were no unanswered financial questions. Second, leaving a congregation often involved more than changing jobs. It could alter longstanding relationships, a spouse's role, and the way a successor settled in. Third, the retirees who discussed planning did not all mean the same thing—some prepared detailed schedules, while others prepared by leaving room to change course.

For those approaching retirement, the questions are straightforward: Do I understand my income and withdrawals? Have I considered how I will leave work and maintain important relationships? What would I like to do with my time and where might I want flexibility? These are some of the considerations drawn from the accounts. As you review the specific responses, we hope they will inform your thinking and provide you with some new perspectives.

About the survey: The responses were open-ended. Twenty-eight retired participants took part; not everyone answered every question. Comments are personal accounts and should not be read as a representative measure of RPB retirees.

APPENDIX

Below are all the comments shared by recently retired RPB participants, grouped by question. Positive and neutral reflections appear first, followed by challenges or concerns.

What surprised you most about the transition to retirement?

Positive and neutral reflections

I found that going away for six months, really helpful as I let go of being the senior leader of the institution. This matters because we chose to stay in the same community and are now active rabbi emeriti.

How easy it was. I feel I was born to be retired!

How easy it was. I retired 3 1/2 months into COVID, so walking away from the Temple of Zoom was easy.

The ease of relying on retirement income.

How much I truly enjoy retirement and the opportunities it continues to offer me.

The biggest surprise was shifting my attitude and strategies from a savings mentality to a spending mentality. We want to be sure we use our hard earned savings when we are physically able to do so. No longer worried about outliving our money, we want to be sure to take advantage of all the planning and savings we did while working.

How easy it was!

How easy it was to coordinate my needs with RPB and how beneficial it was to have planned well in advance for my post-retirement activities. I also realized how helpful the RPB retirement seminar was, taken several years prior.

How easy it was for me. I actually understood that change was good for the congregation and for me.

Very little. Retirement seminar years earlier was helpful. For those with a rabbi trust, important to know and plan for the earlier 5 year RMDs

How quickly I was able to let go of all of the worries and responsibilities of the pulpit and transition to a new lifestyle.

Having my evenings and weekends free and getting in sync with the normative standard schedule.

How much I am enjoying it.

How much I love it

Although I no longer report to a Jewish nonprofit Board of Directors, the relationships that had formed in my community over a 40 year period continued. How to navigate the emotional journey was a surprise.

Difficulties, concerns, and unanswered questions

No schedule and how to adjust to that. Suddenly the phone and Email went silent.

Search for meaning.

Complexity of moving from our Temple, Health Plan to Medicare.

I missed interacting with members at the monthly Shabbat dinners. Also being frustrated with some of the interim rabbi's decisions.

Losing my identity.

Challenge of figuring out Medicare supplement plans.

How difficult emotionally it would be.

Well, my case is a little unusual because our house burned down the day before I retired. It kind of changed my plans and expectations. Instead of going from fully-employed to largely idle, I had a new full-time job. What I did realize was that I needed to balance my activities. I needed other things to do besides fire-related tasks. The lesson for others may be to give yourself time to explore your interests. Going all in on something may be too narrow a focus.

My husband and I retired at the same time. Our plan was to travel, and spend time with our children and grandchildren. Unfortunately, he was diagnosed with terminal cancer about 6 months after we retired. Our plans would have worked out fine, except that I ended up caring for him for 3 years and then I was suddenly on my own. Finances were not an issue. Purpose and emotional support were.

About six months in, I found myself craving attention. I didn't feel the need to do much about it (other than go to temple and see people). I just needed to acknowledge it and move on. It was surprising but understandable.

The difficulty of letting go of the connection to my synagogue.

I knew the concept of retirement would be difficult for me. I decided to engage a coach to help me with the transition.

What do you wish you had known six to 12 months before you retired?

Positive and neutral reflections

How great it would be because I had done all I needed to do the past 36/40 years. My work was complete and there was nothing more for me to worry about.

COVID was coming and would mess up immediate post-retirement plans and expectations.

How significant the transition would be, not only for me and my successor, but for our congregants.

How much fun retirement would be!

More choices for investments.

I felt well-prepared and had no surprises.

Not sure. I made a list of 100 things I could do in retirement. I knew I wasn't going to do all or most of them, but I wanted to imagine, as broadly as possible, what I could do. The exercise was useful. What are the things I wish I had time for? What are the interests I've not pursued? What am I curious about that I've never done or considered (I crewed for a hot air balloon company a handful of times, for example)? What skills do I enjoy using and how might I use those differently? What am I most exciting about giving up or no longer doing?

How to get rid of more stuff that I had accumulated over the years - books, awards, tshotchkes, etc.

I appreciated you explaining how parsonage would work in retirement. For example, good to know to save RPB money for parsonage as much as possible since other funds can't be used for that.

To have more money.

Difficulties, concerns, and unanswered questions

Things I wish I would've known as a retired. One. I wish I would've known about the Roth IRA earlier in my career. Two. I don't know how many of our colleagues understand the advantage of having the RPB remain their retirement manager because they don't understand the ongoing value of parsonage into retirement. Also, I wonder, if for the older rabbis, whom as they move into retirement communities that are rentals and may include food options as well, how to determine what percentage of that expense can be counted as parsonage. In the end I think that how rabbis can take advantage of parsonage, remains a mystery to many and we could use a seminar that addresses how this opportunity can aid us throughout our careers and into retirement. Also how it might help people build up their asset basis. Three. I'm still unclear as to whether it's better to take take money out monthly or to take money out once or twice a year for my annual spending. I find myself checking the market too often. Four. For people who are self-employed, which is what clergy are, the transition to going from a larger salary to taking funds from your retirement involves still meeting the needs of the previous years safe harbor requirements. Helping colleagues find out or be aware of the transition and how to plan for it even as they are living on smaller incomes those first few years, would be a helpful heads up. Five. The transition to Medicare is something to be thought through and could the RPB lead good discussions about the choices we have for us? Six. I assume that most of our members wealth is often tied up in their RPB pension, and in their real estate meaning primary residence. Helping us think about what happens when one of us passes in terms of tax ramifications or inheritance for children would be a helpful thing as well.

RPB account includes parsonage deduction. Step by step how to withdraw money from the RPB account. That you can continue to contribute after retirement up to five years after you retire.

Plan how retirement would differ with and without spouse by your side. How retirement differs when spouse passes away.

Wish someone had explained to me the importance and appropriate ways of transitioning to Medicare from my temple health plan.

How quickly I would overcommit to volunteer activities. How much I would enjoy volunteering at a benefit resell shop.

I wished I had known how much what I had done for the community I served over the years meant to them.

More about how to deal with taxes as it relates to pension funds.

What income was covered by parsonage and balancing withdrawals from savings and RPB.

To talk with our financial advisor about required withdrawals from IRA's, the Pension Plan, Roth conversion.

I think that a discussion of how much the temple should or should not be involved in my family's life during retirement would be worthwhile. Just to hear the various possibilities and ideas about how to handle it, this could be worthwhile.

How to better detach emotionally.

I wish I had realized more fully how blessed I was with a spouse, a family, and friends who loved me for who I was as a human being and not what I accomplished as a rabbi and educator.

More understanding of how my money works in retirement. From social Security to preserving wealth, rpb, and help figuring out what I would really need monthly,

What did you do in that final year that helped you feel more prepared for retirement?

Responses

The RPB retirement seminar was really helpful.

The final year was very intentional. A long time associate was going to succeed us as the new senior rabbi and we did a lot of work to prepare him, the other clergy, the entire staff and the board leadership and the congregation for a gracious, successful transition. One of my favorite things I did was a self assessment of all that I had been trying to accomplish in my rabbinate as a congregational rabbi. I realized that many things were simply never going to happen so I let go of them and concentrated on two or three things I could strengthen that could become part of my legacy. It worked so well on multiple levels, for me and for the congregation. It helped me ease off of the compulsive congregational work life of a senior rabbi.

Made a list of things I wanted to do or accomplish. Made contact with key people in congregation to have a goodbye lunch. Moved out of town for four months to give my successor the space to enter the congregation unencumbered.

Having a fixed date In mind. Presented first to family, then leadership and then congregation

Planned for aliyah.

Allowed myself to keep my schedule open and my plans flexible. Didn't succumb to the pressure to 'have a plan.' Met one-to-one with congregants who wanted to say a personal farewell. Gained a better understanding (thank you Rob Perry) of how Fidelity would work and how parsonage would work.

Talk to both colleagues and trusted congregants about retirement.

Made sure all my finances were in order. Since the congregation had 250 households, made sure I spoke to all the members on their birthdays.

Creating and following transition plans – personal, professional, and organizational. PERSONAL TRANSITION PLAN: I created and mostly followed a personal transition plan for the final year and for the first 2 years of retirement, which helped me to move into retirement at my own pace; family members had involvement in creation of personal plan. Plans included transitioning out of working full time, taking care of family “business” matters that needed attention (e.g. estate plans), personal matters from exercise to spiritual practices, etc. Importantly, I planned some great experiences for immediately after retirement (e.g. cooking school in Tuscany; Attended High Holy Days in Milan, Italy, etc.) PROFESSIONAL AND ORGANIZATIONAL: (a) Worked with Board leadership on organizational transition plan (in addition to their search plan) and Board retained outside expert to guide them; (b) Senior Staff and I created and followed a staff transition plan, which did include some scenario planning with different options until the Board selected my successor. Thereafter, she helped revise plan as needed, and we worked closely together on the entire transition. (c) Created lots of documents as requested by other staff, board, etc. For example, created a "scope of responsibilities" document for elected leadership and successor, & senior staff that included more than the "regular" work - things that they might not have known about so readily. Created some form files for future use in subject matters uniquely in my bailiwick.

I gave myself permission to retire without a plan for what I might do as a rabbi in my next chapter, and to be okay with allowing that to evolve while trying out different things for a few years after.

I got to my full retirement age for social security before I retired.

I am fortunate to have a spouse who has a thorough understanding of investments and has been my advisor for the past 42 years!

I was retired when the Jewish agency I served went through a catastrophic leadership failure during the pandemic.

Regarding work - 12-18 months out I had lengthy conversations with organizational leadership to coordinate exit plan and ensure a healthy transition, including retirement agreement. Regarding activities - 6-12 months out I reached out to friends and colleagues to consider what advance plans I might want to make re: part-time work, writing projects, voluteering, etc.; 3-6 months out I made specific plans and arrangements to begin shortly after retirement. Regarding financial - 4-5 years out I began conversations with financial planners to have everything needed in place; some major decisions that required time to put in place (e.g. moving) were done prior to retirement.

Created a plan for what I would do, what kind of volunteer work. I also understood that whatever the plan, it may not work and you have to be flexible and willing to change the plan if/when necessary.

I made that list. I carefully prepared for the transition to my successor (a major document of procedures, etc.). That preparation and the significant distraction of the fire recovery moved me quickly out of synagogue brain. I'd also reached the point where I was ready to let it go.

Allocating available cash from my own investments for the first year of living expenses so as not to have to draw for first year on RPB accounts.

Pulled back and let my successors (who were already in the congregation) take on more and more responsibility as I used the time to say goodbye and help the congregation prepare for new leadership.

I aimed to set up my post-retirement life so that I could hit the ground running. For me, it's been a return to my music. Getting my gear in order, arranging for learning opportunities, and getting myself up-to-date on a world I'd really not been part of for 40 years, these were so important to my jumping into retirement.

Plan for the next chapter

Engaged a coach. Maximized contribution to retirement fund. Decided to wait until 70 to take social security. Made a commitment to mentoring.

You all said to make sure you are retiring TO something. So that helped me start thinking about what I want to do in retirement. Also meeting with a financial planner to make sure we had enough money has been key to feeling secure now. We also had to think about health insurance. I also made sure to keep a copy of the Temple membership roster and to copy my files from my work computer. Now when I need either someone's info or a doc I had created before, I have easy access to it. This has been super helpful.

RPB retirement seminar; having a plan about what I want to do in retirement not just stopping without a plan; sort through my books and paperwork and make a home for them at the AJA (papers) and gave away my library some to HUC some to congregants some to rabbinic students and other colleagues.

Won the lottery.

Anything else you would like to add?

Positive and neutral reflections

For me, retirement is just the greatest thing ever. I have shaped a retirement which is perfect for me, where I continue to help out the congregation as needed but I have no steady gigs and I am not in charge of anything or anybody. It feels like a gift chapter of my life I could never have dreamed of. I love that each retiring rabbi can create their own ideal, and I am living mine. I know that I won't always have this kind of health and financial preparedness that I have right now, so I am hyper aware of how great I have it right now, for as long as it lasts.

Told my successor that I did not have a need to do anything rabbinical in the congregation UNLESS it would help her be successful.

Thank you, RPB!

Robert Perry was extremely response of and supportive!

Transition was smoother than I originally thought as I was fully prepared.

Very important: planning began long before final year! (a) For years, I cultivated many outside interests that could be explored in retirement. (b) We completed my retirement contract at least 5 years before retirement, with options for different triggers for possible retirement dates. (c) I attended RPB retirement seminars starting in my mid-50s. (d) Starting about 5 years before retirement, I met regularly with outside professionals as needed for transition & retirement (sometimes my spouse & I together, sometimes individually); e.g. financial planners, investment advisors, attorneys, spiritual practitioners, therapists, etc. (e) Spoke with many happy & unhappy retired colleagues, family & friends. (f) Utilized many CCAR resources like the report of the Task Force on Rabbi Successor Relationships which has many best practice recommendations.

My advice to retiring colleagues is to take lots of time to think about what they are retiring to...instead of just what they are retiring from. This doesn't need to result in a concrete plan. Sometimes allowing oneself to dream is enough to make you excited about the changes.

Retired during COVID.

I appreciate the excellent professionals at the RPB and the dedicated lay leaders who contribute their time and expertise!!

I think of myself as rewired more than retired. I still teach (to learn), preach (the shul I belong to regularly asks me to speak) and officiate at life cycle events of former students and community members. All the more so, fight the corruption and madness in this country and Israel. What more can a rabbi do?

Give yourself 1-2 weeks to do nothing but sleep, relax, and "separate", but then have a plan in place for activities (work, volunteer, etc) that will keep you busy at least 2-3 days/week. Don't over-commit right away.

I am truly blessed to have a great successor who is supportive of me and tells me what I can do to be supportive of her. I never criticize her and when asked always stay positive.

Be prepared for your interests to evolve. A rabbi friend counseled me not to commit to any significant project for six months or so because I wouldn't want to lock myself into a project that turned out not to be something I wanted to do. (The fire kind of fit that bill, actually.) There's a transition, where retirement savings are concerned, from "I'm amassing this nest egg, and I'm contributing steadily and mostly watching it grow" to the moment when "I'm taking money out of this for the first time -- will it last?" to (hopefully) "Huh, there's more there now than there was a year ago, I think I'm going to be okay." Some of that depends on how much you've saved and how much you spend, but the shift from amassing to living off/spending those savings is a significant transition. Retirement shifts from your day being structured largely by your job (I spent 50 hours a week in synagogue often responding to or maintaining things around me) to you structuring you day based on activities you choose. It takes more energy or thought to be "busy" (as you want to be) and you shouldn't have to talk yourself into doing anything you don't want to. I'm in more places and more different activities than I was, and changing gears takes more thought. But there are few things I do that are any type of grind.

I am calling my retirement “re-wirement.” I have transitioned into new arenas and am focusing on being creative. I didn’t retire to do nothing, but am very busy and content exploring new avenues of expression.

Some people relate to you as a position. A few people relate to you as a person. Know the difference and cherish the latter group.

You all are very good about being available as questions come up. I really appreciate that. Please make sure the next retirees know that too.

Spouses need workshops especially if they have been active in the congregation. About h their changing role there. I have had a few colleagues have trouble with their congregations because spouses relationship to the congregation is now viewed differently.

Difficulties, concerns, and unanswered questions

For people who are partnered, I think end-of-life discussions are crucial. The upside of my experience was that we had done that, so all the practical issues were dealt with as effortlessly as possible. But I had to completely reinvent my retirement vision.

I've mentioned this before. A substantial transmission of retirement information at the beginning or our careers, especially how impactful it will be to raise the percentage of synagogue contribution to the RPB, as well as any additional savings we can manage, these I think are crucial for us to know. It probably won't be really heard by many at that point so repeated reminders every five years or so (even every year) might convince members to do more than they've been doing.